

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:

Abigail Marie Yelton  
April Dawn Yelton  
Debtor(s)

Case No. 19-55884

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Edward A. Bailey, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2019.
- 2) The plan was confirmed on 01/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/08/2022.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,946.13
Less amount refunded to debtor	\$1,109.96

**NET RECEIPTS:** **\$57,836.17**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,370.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,229.29
Other	\$86.67

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,685.96**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americollect	Unsecured	52.00	NA	NA	0.00	0.00
Chaparral, Inc.	Unsecured	6,284.51	NA	NA	0.00	0.00
Choice Recovery	Unsecured	111.00	NA	NA	0.00	0.00
Columbus Springs	Unsecured	206.97	NA	NA	0.00	0.00
CREDIT CARE	Unsecured	439.89	0.00	442.80	79.70	0.00
CREDIT CARE	Unsecured	145.36	0.00	150.79	27.14	0.00
CREDIT CARE	Unsecured	23,194.73	0.00	23,407.49	4,213.35	0.00
Dublin Springs	Unsecured	528.67	NA	NA	0.00	0.00
ECMC	Unsecured	1,591.61	0.00	1,691.69	304.50	0.00
Emergency Professional Services Inc	Unsecured	48.02	0.00	134.72	24.25	0.00
ERC/Enhanced Recovery Corp	Unsecured	486.00	NA	NA	0.00	0.00
Fifth Third	Unsecured	5,701.97	NA	NA	0.00	0.00
GE Capital Retail Bank (Walmart)	Unsecured	737.00	NA	NA	0.00	0.00
Guardian Finance Co.	Unsecured	5,428.93	NA	NA	0.00	0.00
Harley Davidson Credit	Unsecured	3,558.00	0.00	3,558.01	640.44	0.00
HONDA FEDERAL CREDIT UNION	Unsecured	8,156.00	0.00	7,449.00	1,340.82	0.00
HONDA FEDERAL CREDIT UNION	Secured	3,356.00	0.00	3,355.46	3,355.46	197.86
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	0.00	1,349.54	242.92	0.00
Jefferson Capital Systems, LLC	Unsecured	1,349.54	NA	NA	0.00	0.00
JPMorgan Chase Bank, N.A.	Unsecured	7,571.65	0.00	7,571.65	1,362.90	0.00
KeyBridge	Unsecured	177.80	NA	NA	0.00	0.00
KeyBridge	Unsecured	288.03	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	368.00	0.00	1,953.89	351.70	0.00
KeyBridge Medical Revenue	Unsecured	146.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	131.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	104.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	104.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	89.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	89.00	NA	NA	0.00	0.00
KeyBridge Medical Revenue	Unsecured	67.00	NA	NA	0.00	0.00
LENDING CLUB CORPORATION	Unsecured	15,903.00	0.00	15,903.39	2,862.61	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Logan View Financial Services	Unsecured	204.87	NA	NA	0.00	0.00
Maple Leaf Family & Sports Med	Unsecured	247.00	NA	NA	0.00	0.00
Mary Rutan	Unsecured	20.35	NA	NA	0.00	0.00
Mary Rutan	Unsecured	89.78	NA	NA	0.00	0.00
Mary Rutan	Unsecured	200.00	NA	NA	0.00	0.00
Mary Rutan	Unsecured	95.35	NA	NA	0.00	0.00
Mary Rutan	Unsecured	77.95	NA	NA	0.00	0.00
Mary Rutan	Unsecured	38.77	NA	NA	0.00	0.00
Mary Rutan Hospital	Unsecured	485.93	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	19.54	NA	NA	0.00	0.00
Mary Rutan Hospital	Unsecured	200.00	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	424.08	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	33.54	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	54.44	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	115.35	NA	NA	0.00	0.00
MARY RUTAN HOSPITAL	Unsecured	95.35	NA	NA	0.00	0.00
Mary Rutan Hospital	Unsecured	89.78	NA	NA	0.00	0.00
Nationstar Mortgage LLC d/b/a Mr. Coop	Secured	1,330.00	0.00	2,049.67	2,049.67	0.00
Nationstar Mortgage LLC d/b/a Mr. Coop	Secured	NA	0.00	0.00	25,987.70	0.00
NORTHCOAST FINANCIAL SERVICES	Unsecured	NA	0.00	3,461.46	623.06	0.00
OB-GYN, MRH Ambulatory Clinic	Unsecured	56.99	NA	NA	0.00	0.00
Ohio Department of Taxation	Unsecured	91.25	NA	NA	0.00	0.00
Orthopaedic Assoc. of Bellefontaine	Unsecured	575.12	NA	NA	0.00	0.00
Orthopaedic Assoc. of Bellefontaine	Unsecured	443.00	NA	NA	0.00	0.00
OSU	Unsecured	3,000.00	NA	NA	0.00	0.00
Pediatric Academic Assoc.	Unsecured	3,000.00	NA	NA	0.00	0.00
REGIONAL INCOME TAX AGENCY	Priority	580.66	0.00	450.63	450.63	0.00
Security National Bank	Secured	6,252.86	0.00	5,655.52	5,655.52	379.98
Sky Bank	Unsecured	NA	NA	NA	0.00	0.00
Social Security Administration	Unsecured	1,842.36	NA	NA	0.00	0.00
Susan Delhman, M.D.	Unsecured	26.48	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	2,862.36	NA	NA	0.00	0.00
Synchrony Bank Lowes	Unsecured	5,373.31	NA	NA	0.00	0.00
Time Warner Cable	Unsecured	485.60	NA	NA	0.00	0.00
Trade N Post LLC	Unsecured	5,424.49	NA	NA	0.00	0.00
Wapak Monuments	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$25,987.70	\$0.00
Mortgage Arrearage	\$2,049.67	\$2,049.67	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,010.98	\$9,010.98	\$577.84
<b>TOTAL SECURED:</b>	<b>\$11,060.65</b>	<b>\$37,048.35</b>	<b>\$577.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$450.63	\$450.63	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$450.63</b>	<b>\$450.63</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$67,074.43</b>	<b>\$12,073.39</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,685.96</u>	
Disbursements to Creditors	<u>\$50,150.21</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$57,836.17</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/18/2023

By: /s/ Edward A. Bailey

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.